

Notice of Allowability

Application No.

09/332,459

Examiner

Nga B. Nguyen

Applicant(s)

MAGARAM ET AL.

Art Unit

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the Amendment filed on September 26, 2007.
2. ☒ The allowed claim(s) is/are 38-61.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|--|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____. |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ | 7. <input type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____. |

DETAILED ACTION

1. This Office Action is the answer to the Amendment filed on October 1, 2007, which paper has been placed of record in the file.
2. Claims **38-61** are pending in this application.

Allowable Subject Matter/Reasons for Allowance

3. Claims **38, 46** and **54** are allowed over the prior arts cited records.

The closest prior arts are:

1) Moran (US 6,430,542) discloses financial planning and advice system allows an advisor to provide proactive, efficient service to clients. An advisor can analyze a client's relationship(s) with his/her family, business and pension to provide overall financial planning and security. The financial planning and advice system includes numerous innovative, coordinated features including, inter alia, demographic and financial data files, a Virtual Executor, a financial Simulator, an Earmarker, a Strategizer, and a Proposal Constructor. For example, Virtual Executor preferably simulates the steps required to settle a person's estate from the moment of death until all property, net of costs and taxes, is suitably distributed to survivors (i.e., surviving family members, etc.). Virtual Executor suitably determines the legal survivors of the decedent, and suitably transfers to financial Simulator the net amounts passing to the survivors. As another example, Financial Simulator not only simulates the results of Virtual Executor disbursement, but it also simulates the combination of the

disbursements and the resources already belonging to the survivors before the death occurred.

2) Albright (US 6,012,043) discloses a computer implemented tool used primarily in financial planning which produces estimated values of needed savings levels and further income based on certain economic assumptions and data regarding an individual subject's current financial status. The tool uses decision logic. User preferences are taken into account. Output is presented in a unique graphical format that can be easily understood by customers. The software used in retirement planning is designed to perform financial calculations with respect to a customer's retirement savings and other savings plans. The calculations of the software used in retirement planning are based upon financial and other input data provided by the customer. The output of the software is a report, provided to the customer, which includes financial estimates and other information to help the customer evaluate the feasibility of retiring at a number of future retirement dates or ages.

Therefore, it is clear from the description of Moran's and Albright's inventions that the prior arts do not considered the possibility of: running a simulation wherein all objects hierarchically dependent upon a disabled object are, themselves, disabled, and calculating data, values, offsets and links for each of said object fields based upon the previously defined relationships between said fields of objects and said other fields of objects and the data, values, offsets, and links of said other fields, as included in claims 38, 46 and 54.

4. Claims (39-45), (47-53) and (55-61), are allowed because they are dependent claims of the allowable independent claims 38, 46 and 54 above, in that order.

Conclusion

5. Claims **38-61** are allowed.
6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Friday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

7. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
P.O. Box 1450
Alexandria VA, 22131-1450

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

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(571) 273-6796 (for informal or draft communication, please label
"PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox Building, 501 Dulany
Street, Alexandria, VA, First Floor (Receptionist).

A handwritten signature in black ink, appearing to read "Nga Nguyen". The signature is fluid and cursive, with the first name "Nga" and last name "Nguyen" clearly distinguishable.

NGA NGUYEN
PRIMARY EXAMINER

December 7, 2007